

## IN THE CLAIMS

The following is a complete listing of the claims in this application, reflects all changes currently being made to the claims, and replaces all earlier versions and all earlier listings of the claims.

Please amend Claims 1, 2, and 4 through 19 and please cancel Claims 20-38 without prejudice or disclaimer of the subject matter recited therein as follows:

1. (Currently Amended) An E-Acquisition System comprising:  
  
a client interface system configured to accept event request data from at least one client; and  
  
a computerized account processing system comprising:  
  
a plurality of product or service-specific handler systems,  
  
wherein said computerized account processing system communicates  
~~communicating~~ with said client interface system and is configured to facilitate product or  
service fulfillment for said client, to select one of said plurality of product or service-  
specific handler systems to process said event request from said client, and to transmit said  
event request data to the selected product or service-specific handler system, said  
computerized account processing system further comprising:  
  
wherein said plurality of at least one product or service-specific handler  
systems system are configured to facilitate perform product or service-specific business  
logic related to said event request from said client in response to receiving the transmitted  
event request data, ; and

wherein said computerized account processing system further comprises:  
at least one worker utility invoked by said selected handler system to  
perform tasks associated with said event request to perform the product or service  
fulfillment for said client.

2. (Currently Amended) The system of claim 1, further comprising wherein  
said account processing system resides on an application server on which said  
computerized account processing system resides. ~~server;~~

3. (Original) The system of claim 2, wherein said application server is a  
J2EE-compliant Java Application Server.

4. (Currently Amended) The system of claim 1, wherein said plurality of  
product or service-specific handler systems ~~are~~ is a software modules ~~module~~ deployed as  
a Java Objects ~~Object~~.

5. (Currently Amended) The system of claim 1, further comprising a  
dispatcher configured to determine which one of said plurality of product or service-  
specific handler systems will process said event request from said client, and to transmit  
said event request data to the determined product or service-specific handler system ~~for~~  
~~directing event requests from said client to the appropriate handler.~~

6. (Currently Amended) The system of claim 1, further comprising an

interface, wherein said at least one worker utility is configured to perform a specific task by communicating with ~~an~~ said interface.

7. (Currently Amended) The system of claim 6, said interface comprising ~~consisting of~~ any one of the following: credit bureaus, databases, new card services, card authorization services, general accounts system, and new card services

8. (Currently Amended) The system of claim 1, wherein said selected handler is configured to facilitate a new account application process.

9. (Currently Amended) The system of claim 1, wherein said selected handler is configured to execute fulfillment logic to deliver said products or services.

10. (Currently Amended) The system of claim 1, wherein said selected handler is configured to facilitate an authentication of a user.

11. (Currently Amended) The system of claim 1, wherein said selected handler is configured to facilitate a sign-on process for online users.

12. (Currently Amended) The system of claim 1, wherein said selected handler is configured with communication protocols for communicating with the workers.

13. (Currently Amended) The system of claim 1, wherein said at least one worker utility is performs a discrete unit of work to perform a specific task.

14. (Currently Amended) The system of claim 1, wherein said event request ~~further~~ comprises an event selected from a group of events consisting of online banking account set-up, credit bureau access, epay account set-up, brokerage account set-up, membership banking set-up, user authentication, electronic payment, savings account set-up, checking account setup, and rewards program setup.

15. (Currently Amended) The system of claim 1, wherein said at least one worker utility ~~further comprising~~ comprises one or more of the following worker utilities ~~workers~~:

- an email worker;
- a CBI worker;
- an application specific worker;
- a profile worker;
- and a data capture worker.

16. (Currently Amended) The system of claim 1, wherein said at least one worker utility is a CBI worker.

17. (Currently Amended) The system of claim 16, wherein said CBI worker utility is configured with suitable protocols for communicating with a CBI server; wherein said CBI server interfaces with at least one credit bureau.

18. (Currently Amended) The system of claim 1, further comprising a web server user interface configured to interact with said client interface system.

19. (Currently Amended) An E-Acquisition system comprising:  
a client interface system; ~~and, interfacing with~~  
an E-Acquisition server with which said client interface system interfaces,  
configured to receive for receiving product or service event requests from multiple clients,  
said clients; said E-Acquisition server, comprising;

at least two product or service-specific handlers, at least one of said at least  
two product or service-specific handlers being a test handler configured to test for  
component availability and report the status of the component availability to at least one of  
said multiple clients;

a dispatcher configured to receive said product or service event requests  
from said multiple clients, to select one of said at least two product or service-specific  
handlers to fulfill each event request from said multiple clients, and to transmit each event  
request from each of said multiple clients to said product or service-specific handler  
selected for that event request; and

at least two workers configured to process one or more tasks to facilitate  
said product or service event requests, ~~request;~~ wherein at least one of said workers is a  
performance tracking worker configured to track the performance of one or more tasks,  
tasks;

wherein said at least two produce or service-specific handlers are configured to process said for processing product or service requests received from said multiple clients  
client by invoking at least one of said at least two workers to perform tasks associated with  
said product or service event requests request; ~~wherein at least one of said at least two~~  
~~handlers is a test handler configured to test for component availability and report status to~~  
~~said client; and a dispatcher for receiving said event requests and forwarding to said~~  
~~handler to fulfill said event request.~~

20 - 38. (Canceled)